Welcome to your In briefing as a Permanent Federal Excepted Service Technician.

This presentation is not intended to replace your In Processing at HRO in Charleston, WV. It is to give you a background of information to better prepare you for your In Processing. This presentation is geared to FERS employees, not CSRS. We will cover what a FERS employee is later in the presentation. Press the space bar to go forward or the backspace button to go back.

What is a Federal Excepted Service Technician?

- Positions in the National Guard Technician Program require military membership in the WV National Guard as a condition of employment. This is called the Excepted Service under the provision of 32 USC 709.
- This status means that you are an “exception” from the rules that govern all other Federal Employees in regards to Tenure and competitive requirements for appointments.
- Loss of military membership for any reason will result in the loss of technician employment

WHO IS HRO?

- First let me tell you who we are. We are your servicing Human Resource Office better known as the HRO. Just remember I am here to educate you, so you may make the right choices for future.

•Directions to the HRO

We are located at 1703 Coonskin Drive in Charleston, WV. The zip code is 25311. Our office is located in the old FMO shop in the TAG Complex. (Building on the left with the Flagpole) Specifically, we are located on the second floor. Go to the flag pole in front of the TAG complex and enter the set of angled double doors in the corner. After signing in go left down the hallway, you will go through a door to the left, up a small set of steps, and straight down a long hallway through a second door, past a water fountain, and will come to a door labeled Human Resources

Purpose of the HRO

- Our office assists West Virginia National Guard Soldiers and Airmen with every aspect of their career as a Federal Technician.

- There are several functional areas within the HRO to include Staffing, Classification, Training, Benefits, Labor Relations/EEO, Retirements and Worker's Compensation. All of these areas work together like spokes in a wheel to effectively manage the full time Technician force in the National Guard.
- You will be introduced to a member of each section and will learn its function during your in processing. However, this presentation focuses more specifically on the **BENEFITS** section of the HRO, because that section is responsible for your in processing.
- Outside of in-processing we also assist technicians in making choices and resolving issues regarding benefits (health, life, disability, tsp, vision, dental, the list goes on and on).
- We make site visits to various locations in the field, out brief technicians who are deploying, in We also routinely address issues regarding leave, performance, military and civilian deposits, LWOP.
- If you happen to get hurt while on the job, I will be there to help you thru the red tape. And when it comes time for you to leave the Federal workforce, I will be there to walk you thru this major milestone in your (and spouse's) life!

As a newly hired technician, there is a large amount of information you will be receiving, and it can be very overwhelming and confusing. The purpose of this presentation is to provide you with a base line understanding how the technician program functions, and give you a better understanding of the benefits and entitlements that are available to you. Hopefully, when you arrive at your In processing at the Human Resources Office you will not have that deer in the headlight look that we have seen many times! Your In Processing will be more productive for you and HRO . Sit back, learn what you can and don't hesitate to write down any questions that you may have. This presentation is not intended to replace the In Processing that you are required to attend.

THE BEGINNING

As with any new job, there is an enormous amount of paperwork to complete. This time is no different. It is now a REQUIREMENT that you bring the following forms already completed to your in-processing. It will be less time consuming to complete them now than waiting for a handful of other Technicians to complete theirs. So, lets get started!

Form I-9, Employment Eligibility Verification

- You will need to complete the Form I-9, *Employment Eligibility Verification,* mistake free. To access this form, just click here Form I-9 . Most of the forms that you will be completing are fill able on line. If this form is not fill able, just print the form and complete it using legible handwriting.
- Just complete Section 1, print the form (we do not need the directions or extra copies), sign and date. Black or blue ink is acceptable. You will need to bring with you two forms of identification with you to the In Processing and at that time the Human Resources Assistant will examine the documents and input them on this form. The list of acceptable documents are found in the directions in this form.
- Bring this form to your In Processing, with any questions that you might have.

OF 306, Declaration for Federal Employment

- You will need to complete the OF 306, *Declaration for Federal Employment,* mistake free. To access this form, just click here OF 306. Most of the forms that you will be completing are fill able on line. If this form is not fill able, just print the form and complete it using legible handwriting.
- This form is used to determine your suitability for Federal Employment.
- Note: If you answer YES to any question you are required to explain in block 16. Failure to do so will result in re-completion of the form.
- You will need to complete numbers 1-17b (not 17a), 18-18c if it applies. When printing please print on front and back, your Official Personnel Folder is on a diet and needs to stay slim. Print the form (we do not need the directions or extra copies), sign and date.
- Bring this form to your In Processing, with any questions that you might have.

Pay Documents $$$

- Next you will complete paperwork to get paid. That is unless you want to work for FREE!!! Depending on your component (Army or Air) follow the instructions below.

- ARMY TECHNICIANS
  Complete the next three forms and bring them to the In Processing!! We will forward your pay documents to the USPFO.

- 130th/167thTECHNICIANS
  You need to see your payroll office for completion of applicable pay documents. These forms will NOT come to the HRO.

Form W-4 (2010)

- The first form is the *Form W-4 (2010)*, mistake free. To access this form, just click here Form W-4. If you are Converting to an Excepted Appointment with no break in service, you do not need to complete this form. You will know if this applies to you. If in doubt, fill out the form and bring it with you to your In Processing. Most of the forms that you will be completing are fill able on line. If this form is not fill able, just print the form and complete it using legible handwriting.
- You will need to complete the bottom portion labeled “Employee’s Withholding Allowance Certificate” numbers 1-7.
- If you have any questions the Human Resource Assistant will be happy to help you. On this subject the HRA is just as (or less) knowledgably as you are!
- Print the form (we do not need the directions or extra copies), sign and date where is says “Employee signature”. Bring this form to your In Processing, with any questions that you might have.

FORM CD-525, Employee Address

- The second form is the FORM CD-525, *Employee Address,* mistake free. To access this form, just click here Form CD 525. Most of the forms that you will be completing are fill able. If this form is not fill able, just print the form and complete it using legible handwriting.
- You will need to complete numbers 1-11. Print the form (we do not need the directions or extra copies), sign and date.
- Bring this form to your In Processing, with any questions that you might have.

SF 1199A, Direct Deposit Sign-Up Form

- The third pay form is the SF 1199A, *Direct Deposit Sign-Up Form,* mistake free. To access this form, just click here SF 1199a . If you are Converting to an Excepted Appointment with no break in service, you do not need to complete this form. You will know if this applies to you. If in doubt, fill out the form and bring it with you to your In Processing. Most of the forms that you will be completing are fill able on line. If this form is not fill able, just print the form and complete it using legible handwriting.
- You will need to complete Sections 1 & 3.
  - Letter A is self explanatory.
  - Letter B is your name.
  - Letter C is your social security number.
  - Letter D is self explanatory.
  - Letter E is self explanatory.
  - Letter F is the Fed. Salary/Mil. Civilian Pay
- Section 3 is the name and address of your Financial Institution. Don't' forget to put your routing number in Section 3!
  - Print the form (we do not need the directions or extra copies), sign and date. Bring this form to your In Processing, with any questions that you might have.

SF 256, Self-Identification of Handicap

- You are required to complete the SF 256, *Self-Identification of Handicap,* mistake free. To access this form, just click here SF 256 . Most of the forms that you will be completing are fill able on line. If this form is not fill able, just print the form and complete it using legible handwriting. The form will not be housed in your OPF. This form is given to our State Equal Employment Manager LtCol Hale for statistical input.
- Although the form is required, the identification of a handicap is NOT required. If you choose not to identify your handicap enter code 01.

SF 181, Ethnicity and Race Identification

- This form is used for statistical purposes only . It will not be housed in your OPF. It will be given to the State Equal Employment Manager LTC Hale for input.
- You are required to complete the SF 181, *Ethnicity and Race Identification,* mistake free. To access this form, just click here SF 181 . Most of the forms that you will be completing are fill able on line. If this form is not fill able, just print the form and complete it using legible handwriting.

WV HRO M 990-1, West Virginia National Guard Physical Fitness Program

- Next is the WV HROM 990-1, *West Virginia Nation Guard Physical Fitness Program.* To access this form, just click here WV HRO M 990-1 . You will need to read this. This form will tell you when, how long, where and what types of PT are allowed. Towards the end of the PDF you will find the “Physical Fitness Program-Acknowledgment Statement”, you will need to sign and date it and give it to your supervisor. HRO DOES NOT KEEP THIS DOCUMENT! YOUR SUPERVISOR DOES!

SF 144, Statement of Prior Federal Service

- You will need to complete the SF 144, *Statement of Prior Federal Service,* mistake free. To access this form, just click here SF 144 . Most of the forms that you will be completing are fill able on line. If this form is not fill able, just print the form and complete it using legible handwriting.
- You will need to complete numbers 1-9. Print the form (we do not need the directions or extra copies), sign and date.
- If you were at any time in the past a Civilian Federal Employee, you will indicate that time on #5.
- On #7 you will need to list all your Military Title 10 time(s). This includes Basic Training, some Military Schools, regular Active Duty time and deployments. These are the most common Title 10 times. If you believe that you have other Title 10 times just check the orders that put you on the Active Duty. If the DD214 does not indicate Title 10, please bring the order for the said DD214. If you are still not sure, list the times and bring this to the HRO attention at your In Processing.
- Bring this form to your In Processing, with any questions that you might have.
- **LATER YOU WILL SEE WHY IT IS IMPORATANT THAT HRO HAVE RECORD OF ALL YOU TITLE 10 TIMES!!**

Personal Contact Sheet

- Next is the Personal Contact Sheet. You will need to print this form and complete it to the best of your knowledge.
  Click here Personal Contact Sheet This is the form that HRO will use to contact you if we need information from you or if we would need to give you information.
- Bring it to your In Processing.

LEAVE TYPES

Leave Types

- Leave is broken up in three categories.
  - Paid
  - Non paid
  - Compensatory

Paid Versus Non Paid Leave

- Next we are going to review different types of LEAVE. There are many, we are only going to cover the most common ones! Absence and Leave are covered in the National Guard Technician Handbook, Chapter 6. We highly suggest that you read Chapter 6. To view the Handbook click here NGB Technician Handbook. To view the leave codes click here Leave Codes
- ALL leave is recorded on the form OPM 71.
  This form MUST be signed by your supervisor
  and turned in every pay period.

PAID LEAVE

- **Annual Leave (LA): Use of this leave MUST be pre-approved. LA is meant for e purpose of LA is for personal use.**
- **It is accrued at the rate of 4 hrs, 6 hrs or 8 hrs per pay period. All Technicians start out accruing 4 hrs. After HRO receives your Title 10 Active Duty DD 214's and/or documents supporting prior Civilian Federal employment, you may be bumped up to the 6 or 8 hrs per pay period. Below is the outline for 4, 6 or 8 hrs per pay period:**
  - **Less than 3 yrs of combined service results in 4 hrs of accrued LA.**
  - **3 yrs, but less than 15 yrs combined service results in 6 hrs of accrued LA.**
  - **15 yrs or more of combined service results in 8 hrs of accrued LA.**
- **The HRO will calculate a total of your combined service based on the documentation you provide to us. That date, subtracted from your hire date, becomes your LEAVE SCD. That date is what your combined service for leave accrual is based on.**

  …so now you can understand why it is very important to provide HRO with all Title 10 and/or prior Civilian Federal employment times!!!!

  You must have prior Supervisor approval to use LA.

  Technicians may carry over no more than 240 hrs of LA to the next fiscal year. If you do, this is what is called "use or lose". If you do not use any hours over 240, you will lose those hours over 240! There are RARE exceptions. If you feel you will be one of the RARE exceptions, contact HRO for guidance.

PAID LEAVE-Military Leave (LM)

- Military Leave (LM): At the beginning of each Fiscal Year (October) you will be given 120 hrs of LM. You must provide Military orders and be on Military orders to use Military Leave!
- The balance of LM cannot exceed 240 hrs. This means that you can “carry over” unused hours into the next Fiscal Year but if your balance exceeds 240, that excess becomes what is called “use or lose”. If you do not use the excess hours you will lose those hours.

PAID LEAVE-Sick Leave (LS)

- Sick Leave (LS): LS is accrued at 4 hrs per pay period. There is no limit on how many hours of LS that can be accrued. You may use LS for any of the following:
  - medical/dental exams or treatments.
  - Incapacitation for performance of duties by illness. Contact HRO for more details.
  - Adoption of child, bereavement purposes, care for an ill family member. Contact HRO for LS in care of an ill family member, LS DOES NOT COVER THE CARE OF ALL FAMILY MEMEBERS!!

You are responsible to notify your supervisor ASAP regarding the use of LS.

PAID LEAVE-Holiday Leave (LH)

- Holiday Leave (LH): LH is given to all Civilian Federal Employees on Federal Holidays. Federal Holiday's are indicated in red ink on Federal calendars. Other days can be considered a Federal Holiday if the President of the United States declares them a Federal holiday. Below are the traditional Federal holiday's:

  - New Year's Day
  - Martin Luther King JR's Birthday
  - Washington's Birthday
  - Memorial Day
  - Independence Day
  - Labor Day
  - Columbus Day
  - Veterans Day
  - Thanksgiving Day
  - Christmas Day

  - If you wish to further educate yourself on LH, go to www.opm.gov.

NON PAID LEAVE-LWOP (KA)

- Leave Without Pay-LWOP (KA): This is also known as Personal LWOP. Below are reasons that you could be in KA:
  - You have no other leave to use.
  - You wish not to use your paid leave.

  - CAUTION: KA time accumulates within a step increase period. Once it reaches a certain level, your next step increase will be postponed. This affects your pay! Step increase waiting periods will be covered later in this presentation.

NON PAID LEAVE-LWOP-US (KG)

- Military Furlough, LWOP-US (KG): KG is only used when you are on Military orders. Below are reasons that you could be in KG:
  - Military Training
  - Deployments
  - During Terminal Leave from Military orders.

  - KG is a timecard code only. You will not see this leave balance on your Leave and Earnings Statement

KG does not effect your waiting period for your next step increase!

COMPENSATORY TIME EARNED-CE

- Compensatory Time Earned (CE): CE is in lieu of overtime. Any time worked outside your normal duty hours or irregularly scheduled work will be recorded as CE. CE is earned in ½ hour increments and you MUST have your supervisor approval prior to you performing the CE. CE must be used within 26 pay periods in which it was earned, or it will be forfeited. There are no exceptions to this rule.
- CE is recorded on the form NGB 46-14 which MUST be signed by your supervisor and turned in every pay period.

COMPENSATORY HOURS TAKEN-CT

- Compensatory Time Taken (CT): After you have earned CE you can use it in 1 hour increments only. You must have your supervisor's approval to use Comp Time.
- Compensatory Time must be used within 26 pay periods of which it was earned, or it will be forfeited. There are no exceptions to this rule.

This completes the required form section of the presentation. Please print and bring in ALL of the forms you have just viewed. The in-processing will not be delayed to accommodate individuals without forms. Time will be allotted after the in processing to address individual issues, and questions. Forms not completed can be

Service Computation Dates (SCD)

- An SCD is an arbitrary date that is created by off-setting your hire date by using various creditable time periods. SCD’s in general illustrate how much time is creditable toward a specific entitlement or benefit.
- There are many SCD’s associated with your career. These will be referenced in the benefit areas associated with each SCD later in this presentation. These different however all are determined by the Human Resources Office.

Timecards

- Every 2 weeks YOUR timecard will be submitted to your payroll office. This timecard will tell your payroll if you have used or earned any leave and what kind of leave.
- Every department or shop is assigned a timecard keeper. Often this is your supervisor but not always. The timecard keeper will receive your blank timecard from payroll and will submit your completed timecard to payroll.
- HRO strongly suggest that you physically see your timecard every pay period before it is submitted to your payroll. It is easier to correct a timecard before payroll sees it, than after!
- Depending on your component (Army or Air) you may or may not be responsible for completing your own timecard.
- Time card codes have been provided throughout this presentation where applicable. They are two letter codes. (Example LA, CE, LM) There are for your familiarity only.

Technician Handbook

- This handbook discusses in detail every aspect of a Federal Technician's employment. Click here to view NGB Technician Handbook
- Key subjects are addressed throughout this presentation, however not ALL topics will be discussed. This is YOUR career and you have been provided all of the tools that you need to learn as little or as much as possible about the benefits and entitlements associated with your new employment. Take OWNERSHIP of your career.
- Although this handbook does not cover everything, is a an excellent tool that will point you in the right direction and provide basic guidance.

Injuries at Work

- As a Federal Employee you may be covered under the Federal Employees Compensation Act or FECA for short. This law is in place to provide employees treatment and compensation as a result of an injury or disability sustained while in the performance of your duty as a technician.
- The FECA is a federal law administered by the U.S. Department of Labor (DOL), Office of Workers' Compensation Programs (OWCP).
- All entitlement decisions are made by DOL.
- What is covered under the FECA?
  - Traumatic Injury
  - Occupational Disease
  - Recurrence
- What are the benefits under FECA?
  - Medical Services/Treatment
  - Wage Loss Compensation
  - Continuation of Pay
- When Injured at Work Information Guide for WV National Guard Federal Employe

Injuries at Work…Cont.

- **What do I do if I am injured in the performance of my job?**

1. **Report any injury or incident to your supervisor IMMDEIATELY. This is submitted to OWCP electronically and they then make a decision to accept or deny your claim.**

2. **Report any change in your medical status to your supervisor-Updated accurate medical information ensure that your claim is processed expediently.**

My Biz/My Workplace

- ***My Biz/My Workplace*** **is an online site that provides employees a way to view their records that are created through the HRO data system.**
- **Enables technicians to view and update personal information to include your personal profile, training and education information, and emergency contacts.**
- **Allows technician to view a snapshot of their employment to include position, salary, benefits, performance information, awards, and notifications.**
- **ALL SF50's are available strictly through my/biz under the personnel actions tab. This gives you visibility of your own employment and career.**
- **NOTE: My Biz cannot be accessed until your second pay period with this agency. You can only access it through a military computer.**

My Biz-How to Access

- Log on to https://compo.dcpds.cpms.osd.mil
- Your CAC card must be registered to access this site.
- If you encounter problems accessing this site, please refer to the My Biz instruction packet on the HRO homepage or contact a systems technician in the HRO for further guidance.

HRO Contact Sheet

- Now that HRO has your POC information, here is ours. Please notice that each listing only consists of a job title and phone number. This ensures that even though the employees change, the contact information will always be the same. Click here HRO Contact Sheet

Reg WRI's (also known as Step Increases)

Reg WRI's are periodically increases in pay that are granted based on length of service, outstanding performance and if you are a WG or GS employee. See below for the time periods you must serve for each employee type. For more details on Reg WRI's please see the Technician Handbook.

WG's

- For temporary, permanent and indefinite employees.

- Step 2 – 26 calendar weeks of creditable service in Step 1.
- Step 2 – 78 calendar weeks of creditable service in Step 2.
- Step 3 – 104 calendar weeks of creditable service in Step 3.
- Step 4 – 104 calendar weeks of creditable service in Step 4.

GS's

- For permanent and indefinite employees.

- Step 2 , 2 and 4 – 52 calendar week of creditable service.
- Step 5, 6 and 7 – 104 calendar weeks of creditable service.
- Step 8, 9 and 10 – 15+6 calendar weeks of creditable service.

Pay Chart

I bet you want to know when you are getting paid? Well, this pay chart is your answer. To access just click here

Pay Chart

Accepting an AGR and Mil Tech Position When SM has Either a Bonus and/or SLRP

- **Effective 25 February 2010:**
  - Incentive is terminated without recoupment as long as the SM serves one or more days in the M-day status after receiving the bonus or SLRP payment
    - Previous 6 month rule is eliminated
    - Previous Accelerated payment is eliminated
    - Applies to Temporary Mil Tech positions on tour for 180 days or more
    - Temporary Mil Tech positions on tour for 179 days or less are not effected by the policy change
      - If initially accepted a 179 day or less tour and the tour goes to 180 days or more than the incentive is terminated the effective date of the tour (could result in a recoupment if a bonus was paid between the 1 – 179 days)

Military Technician Student Loan Repayment Program (SLRP)

- Effective 1 March 2009, acceptance of either an Indefinite or Permanent Military Technician position or a Temporary Military Technician position for 180 consecutive days or more ~ soldiers will no longer be eligible to participate in the program. Final repayment will be prorated if possible and processed as soon as the Incentive Manager has been notified of the position acceptance.
- Temporary Military Technician position for 179 days and less will continue to remain eligible for repayments of their student loans and should submit the required DD 2475 through their unit to the lender 90 days prior to their anniversary date. Annual repayment will be processed once the completed form has been received.
- Military Technicians are not eligible to extend to participate in the SLRP (Temporary Military Technician for 179 days or less is excluded).

Military Compatibility

- Means that you must have a MOS/AFSC and military unit of assignment that is compatible with you technician position.
- You SHOULD already be in a compatible MOS/AFSC and compatible military unit of assignment prior to your appointment as a technician. This should be coordinated between your supervisor and your military unit prior to your appointment.
- If you are NOT compatible you have a limited amount of time to obtain that compatibility
- Compatibility is different for every employee. Compatible MOS/AFSC's are determined by the National Guard Bureau.
- Every technician's compatibility is a unique case. Please contact the staffing section of the HRO for information and guidance. AFSC's are determined by NGB and are requirements to the position.

Benefits Section of Slides

- As a Federal Technician you now have many benefits and entitlements. An overview of each of the following will be covered in next section of this presentation:

1. **Federal Employees Health Benefits**
2. **Federal Employees Group Life Insurance**
3. **NGAUS Disability and Life Insurance**
4. **U.S. Savings Bonds**
5. **Federal Long Term Care Insurance**
6. **Federal Employees Dental and Vision Insurance Program (FEDVIP)**
7. **Flexible Spending Accounts (FSA Feds)**
8. **Retirement**
   - **Retirement Information**
   - **Military Deposits**
   - **The TSP**

Federal Employees' Health Benefits (FEHB)

The FEHB Program offers a wide variety of plans and coverage to help you meet your health care needs. It is group coverage available to employees, retirees and their dependents.

Q & A'S

- Q. How much does it cost?

  A. The premiums for your enrollment are shared by you and your Federal agency or retirement system. The government pays the lesser of: 72% of the average total premium of all plans weighted by the number of enrollees in each, or 75% of the premium for the specific plan you choose. If you are an employee, you automatically pay your share of the premium through a payroll deduction using pretax dollars, unless you elect not to participate in Premium Conversion. Pages 30-31 of the Guide to Federal Benefits, RI 70-1 goes into the dollar amount of premiums and co pays.
- Q. When can I enroll?

  A. If you are a new employee who is eligible for FEHB or an employee who has become newly eligible to enroll, you may enroll within 60 days of becoming eligible. You may also enroll during the annual Open Season held from the Monday of the second full work week in November through the Monday of the second full work week in December. Furthermore, you may enroll, change your enrollment type, or change plans outside of Open Season if you experience a qualifying life event such as a change in family or other insurance coverage status. For new or newly eligible employees who elect to enroll, coverage will be effective on the first day of the first pay period that begins after your agency receives your enrollment. An Open Season enrollment or change is effective on the first day of the first full pay period that begins in January.
- Q. How do I enroll?

  A. To enroll, just complete (mistake free) the Health Benefits Election Form, SF 2809 and submit it to HRO.
- Q. When will my coverage be effective?

  A. Coverage will be effective the first day of the next pay period after the completed SF 2809 has been received in HRO.

FEHB Q & A'S

Q. Can I keep my FEHB when I retire?

- • When you retire, you are eligible to continue health benefits coverage if you meet all of the following requirements:
  - you are entitled to retire on an immediate annuity under a retirement system for civilian employees (including the Federal Employees Retirement System (FERS) Minimum Retirement Age (MRA) + 10 retirement); and
  - you have been continuously enrolled (or covered as a family member) in any FEHB plan (s) for the 5 years of service immediately before the date your annuity starts, or for the full period (s) of service since your first opportunity to enroll (if less than 5 years).
    - The 5 year requirement period can include the following:
      - the time you are covered as a family member under another person's FEHB enrollment; or
      - the time you are covered under the Uniformed Services Health Benefits Program (also known as TRICARE) as long as you were covered under an FEHB enrollment at the time of your retirement.

Click here FEHB Guide to learn more about FEHB. To complete the enrollment form click here SF 2809. Write down any questions that you may have and bring them to your In-processing.

*To access the FEHB Plan Comparison Tool go to FEHB PLan Compariaon Tool this site allows you to compare up to 4 health plans at a time.

Federal Employees' Group Life Insurance (FEGLI)

- Almost everyone needs life insurance; how much is for you to decide. Through the Federal Employees' Group Life Insurance (FEGLI) Program, you have several choices in selecting the amount of life insurance that's right for you. FEGLI offers:
  - **Basic insurance:** equal to your salary rounded up to the next even thousand, plus two thousand dollars.
  - **Option A —** Standard, in the amount of $10,000.
  - **Option B** —Additional, in an amount from one to five times your annual rate of basic pay after rounding your salary up to the next even $1,000.
  - **Option C** —Family, one to five multiples of coverage for your spouse and your eligible dependent children. Each multiple is equal to $5,000 for the death of your spouse and $2,500 for the death of each eligible dependent child.

  Some important points to keep in mind:

  -If eligible, you are automatically covered under Basic life insurance, unless you waive it.

  -You must take action, within strict time limits, to elect Optional insurance. If you elect it when you are first eligible, you can get it without having to provide medical information to prove insurability.

  -The FEGLI Program is payroll deducted.

  -The Government pays one-third of the cost of your Basic life insurance. You pay 100% of the cost of Optional insurance.

  -FEGLI is group term insurance. It does not have any cash or paid-up value. You cannot get a loan by borrowing from this insurance.

  -The amount of life insurance one needs varies by individual.

  -For more detailed information on FEGLI, access the FEGLI Handbook here http://www.opm.gov/insure/life/reference/federal/booklet.pdf

  *To calculate the premiums for the various combinations of coverage, and see how choosing different Options can change the amount of life insurance and the premiums go to FEGLI Calculator

  - **JUST CLICK HERE SF 2817 AND COMPLETE THE ELECTION FORM (MISTAKE FREE) AND BRING IT TO YOUR IN-PROCESSING ALONG WITH ANY QUESTIONS THAT YOU MAY HAVE!**

FEGLI Q & A'S

- **Q. What is the five-year/all opportunity rule for continuing life insurance into retirement?**

  -A. When you retire, you are eligible to continue life insurance if you meet *all* of the following requirements: You are entitled to retire on an immediate annuity under a retirement system for civilian employees. You have been insured for the 5 years of service immediately before the date your annuity starts, or for the full period (s) of service during which you were eligible to be insured if less than 5 years; *and* you have not converted to an individual policy.

- **Q. How do I increase my coverage based on a Life Event?**

  -A. If you already have Basic, you may elect Option B or you can increase your multiples of Option B based on a life event. A life event is marriage, divorce, death of a spouse, or acquisition of a child. The number of multiples of Option B you can get depends on the event. For example, if you marry, the number of multiples you can get is equal to the number of additional family members acquired with your marriage. There is a table in the FEGLI Booklet (FE 76-21) with the life events and the number of multiples you may elect.

  -You can also elect Option C or increase your multiples of Option C based on a life event. You can elect from one to five multiples, regardless of the number of eligible family members you have or acquired.

  -You can increase your coverage based on a life event by completing a *Life Insurance Election* (Standard Form 2817]). You must submit the SF 2817 to your human resources office within 60 calendar days after the date of the event.

- **Q. When is the next Open Season?**

  -A. There is no date certain. Life insurance Open Seasons are held quite infrequently, and you should not count on one occurring any time soon. You will receive plenty of notice if and when there is an Open Season. The most recent FEGLI Open Seasons were held from September 1 – September 30, 2004 and in 1999.

- **Q. Who gets the money after I die?**

  -A. Upon your death, the Office of Federal Employees' Group Life Insurance (OFEGLI) will pay life insurance benefits in a particular order set by law. This order of precedence is:

  - **If you did not assign ownership and there is no valid court order on file, OFEGLI will pay benefits:**
    First, to the beneficiary (ies) you designated;
    Second, if there is no such beneficiary, to your widow or widower;
    Third, if none of the above, to your child or children, with the share of any deceased child distributed among the descendants of that child (a court will usually have to appoint a guardian to receive payment for a minor child);
    Fourth, if none of the above, to your parents in equal shares, or the entire amount to the surviving parent;
    Fifth, if none of the above, to the court-appointed executor or administrator of your estate;
    Sixth, if none of the above, to your other next of kin as determined under the laws of the state where you lived.

NGAUS

Disability Income and Term Life Insurance

What is Term Life Insurance?

-Term life Insurance allows you affordable protection during your working years when financial obligations are usually the greatest. The National Guard Term Life Insurance Plan is available to you, plus optional coverage for your spouse and children. Coverage can be purchased from $25,000 to $250,000. This protection can be continued up to age 70, even if you are no longer a Technician.

-Your are guaranteed acceptance up to $50,000 of insurance coverage into this plan if you apply within you first 31 days of employment.

-There are no war or aviation exclusions to life insurance protection.

-You can keep your coverage up to age 70 even if you are no longer a Technician.

-$5,000 benefit will be paid within 24 hours of notification of death.

-An additional benefit will be paid for accidental death while you're on paid State Active Duty, even as an aircraft crew member.

-An extra feature… this insurance is payroll deducted.

-You or your spouse, not both, may purchase dependant Child Coverage.

-Premiums will increase based on your attained age each January 1.

- For more detailed information about this insurance click here NGAUS Enrollment Book.

-Click here for the application to enroll in NGAUS NGAUS Open Enrollment Form.

Write down any questions that you may have and bring them to your In-processing.

NGAUS

Disability Income and Term Life Insurance

What is Disability Income Insurance?

-Disability Income Insurance is designed to protect one of your most important assets… your income and ability to meet your financial obligations when you are unable to work due to being totally disabled. National Guard Technicians under age 60 are eligible for affordable group rates…and this coverage can be paid through payroll deduction.

-This disability insurance helps replace lost income if you are disabled as defined in the policy…so you and your family can go on with life. You can get up to $1,100 per month from the Basic disability plan depending on your salary. These benefits begin after 30 consecutive days of disability…and continue for up to 10 years for a disability due to an accidental injury and for up to 3 years for disability due to sickness. You are guaranteed acceptance into this plan if you apply within 31 days of your employment. Thereafter, your insurability must be approved by the insurance company.

-Supplemental disability provides up to an additional $1,400 per month based on your salary. Supplemental benefits begin after 60 days of continuous disability (if you are under age 40) or after 90 days of continuous disability (if you are age 40 or over)… and continues as long as 10 years for accidental injury and up to 3 years for sickness.

-You have 31 days from your hire date to enroll with this benefit.

-Premiums will increase due to age and salary increases.

-For more detailed information about this insurance click on the icon below.

Write down any questions that you may have and bring them to your In-processing where you will be given the enrollment form to complete. If you do not elect this insurance you MUST decline it in writing.

* For more information go to http://www.ngaus.org/

US SAVINGS BONDS

- As a Federal Employee you may purchase U.S. Savings Bonds.
- Both Series EE and Series I bonds are available.
- Purchase of these bonds may be accomplished through the my-pay website at: https://mypay.dfas.mil/mypay.aspx
- Once you have logged into Mypay you can select the savings bond bullet under DOD Civilian Pay Account
- The HRO does NOT administer or input savings bonds. This is done via the web election through the payroll office.

Federal Long Term Care Insurance Program (FLTCIP)

- The cost of long term care (i.e. assisted living, nursing home care, etc.) is steadily on the rise. As Federal Employees you have the opportunity to enroll in FLTCIP which provides relief from these costs, not only to **you**, but to **qualified relatives**.
- There are two types of plans
  - Facilities Only-covers all levels of nursing home care only
  - Comprehensive Plan-Covers facilities plus at home care, home health aides, therapists, and caregivers.
- Plans are customized to fit each individual's needs. A detailed packet and additional information can be found at www.LTCFEDS.com or by calling 1-800-582-3337

Federal Dental and Vision Insurance Program (FEDVIP)

- Under many of the Federal Health Benefit Plans offered to technicians there is little or no dental and/or vision coverage included.
- The Office of Personnel Management offers supplemental dental and vision policies through FEDVIP. This program offers plans through multiple vision and dental providers.
- Eligibility: Employees MUST be eligible for FEHB to enroll in FEDVIP. This does not mean you have to be enrolled in FEHB, only eligible.
- Enrollment: Employees may enroll ONLINE ONLY at the following website: www.benefeds.com. The HRO does NOT process any actions in regards to FEDVIP. It is the technician's responsibility to inform the benefit provider of any life changing event

FSA Feds (Flexible Spending Account)

- An FSA is an account where you contribute money from your salary, BEFORE taxes are withheld, incur eligible expenses, and submit for reimbursement. FSA Feds is only available to Federal Technicians.
- There are 3 types of FSA's:
  - **Child Care FSA** -eligible day care expenses for your children under the age of 13
  - **Limited Expense HCFSA** -Eligible dental and vision expenses that are not covered by FEHB and FEDVIP
  - **Health Care FSA** -all other health related expenses not covered under the Health Care FSA or LEX HCFSA
- The contributions you place into your FSA account are only available from the effective date of your enrollment through 2 ½ months after the end of the calendar year during which you enroll. In other words this money is "USE OR LOSE" (Example: If you enroll 5 NOV 2008 for the calendar year 2009, you have until 15 March 2010 to incur expenses. After this time, the money in your FSA is forfeited.
- Enrollment is NOT done through the HRO however can be accomplished at www.FSAFEDS.com or by phone at 1-877-372-3337. Enrollment must be re-done every year.

Federal Employees Retirement System (FERS)

- Permanent employees who started working for the Federal government after 31 Dec 83 are automatically covered by FERS.
- FERS is a three-tiered retirement plan. The three components are:

1) Social Security benefits

2) the basic FERS retirement annuity

3) the Thrift Savings Plan

Federal Employees Retirement System

- The three components work together to form a strong financial foundation for your retirement years. **It is extremely important for FERS employees to contribute to TSP** since the formula used to compute the FERS basic retirement annuity is less generous than the one used to compute an annuity under the older CSRS retirement system. In addition, TSP is the part of your retirement that you control. You decide how much of your pay to put in your account (up to the allowable limits), how to invest it, and, when you retire, how you want your money paid out. The best way to ensure that your retirement income meets your needs is to start investing in the TSP at the beginning of your Federal service, and to continue to do so throughout your career.

Federal Employees Retirement System

At what age can you retire?

If your YEAR of BIRTH is……	The Minimum Retirement Age (MRA) is……
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
1953-1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 and After	57

Federal Employees Retirement System

How much service will you need in order to be eligible to retire?

- To Retire under FERS, you must meet one of the following eligibility criteria:
  - Minimum Retirement Age-MRA (refer to previous slide) with 30 years of creditable Federal service (generally both civilian and active duty military)
  - 60 years of age with 20 years of service
  - 62 years of age with 5 years of service

Military Deposits

- Remember earlier in this presentation when I said that your Title 10 and/or Prior Civilian Federal time will be important? Here is another BENEFIT for those said times!! Let's say you want to RETIRE as a Civilian Federal Employee…right? I mean isn't that the goal in working? To retire and to have money to live comfortably? Let's give an example…

  SGT Smith has 4 years of Regular Air Force (which is Title 10), 18 months of deployment to Iraqi under OPERATION IRAQI FREEDOM (which is Title 10 and was during his National Guard time that he is still presently employed with), and he has 16 months and 18 days of regular Navy time…

  04ys 00ms 00ds—Regular Air Force

  01ys 06ms 00ds—OPERATION IRAQI FREEDOM

  01ys 04ms 18ds—Regular Navy

  The total of 06ys 10ms 18ds are potentially creditable towards SGT Smith's retirement as a FERS employee.

- The amount of your Military Deposit is based off of your Military pay for your creditable time submitted to HRO. The amount of your Military Deposit is comparable to what you would have contributed to your FERS retirement for the same amount of time. All you need to do is submit to HRO your Title 10 DD214's and HRO does the rest. It is a timely process that could take up 2-4 months from your submission of DD214's. You will have 3 years minus 1 day from your FERS appointment date to make this Military Deposit interest free. MAKING A MILITARY DEPOSIT IS OPTIONAL. EACH TECHNICIAN MUST DECIDE FOR THEMSELVES IF MAKING A MILITARY DEPOSIT WILL BENEFIT THEM AT RETIREMENT. We will discuss Military Deposits more during your in processing. Please write any questions you have and bring them to your in processing.

Civilian Deposits

- If you were a Temporary (FICA) Federal Civilian employee before January 01, 1989 you are eligible for what is called a Civilian Deposit. Civilian Deposits are potentially creditable for your FERS retirement. Let's give an example....
  - Jane Lou was employed as a FICA Civilian Employee for 01ys 11ms 25 ds with the IRS from 1985 thru 1987. She became a FERS employee on January 10, 1992 and to this day is a FERS employee. Jane Lou can "boost up" her FERS retirement by making a Civilian Deposit for the FICA time she performed in the 1980's.

- All you need to do is submit to HRO proof of your prior Federal Civilian time and HRO does the rest. It is a timely process that could take up 2-4 months from your submission of the said time period. You will have 3 years minus 1 day from your FERS appointment date to make this Military Deposit interest free.

- MAKING A CIVILIAN DEPOSIT IS OPTIONAL. EACH TECHNICIAN MUST DECIDE FOR THEMSELVES IF MAKING A CIVILIAN DEPOSIT WILL BENEFIT THEM AT RETIREMENT. IF YOU HAVE ANY QUESTIONS PLEASE WRITE THEM DOWN AND BRING THEM TO THE IN PROCESSING.

THRIFT SAVINGS PLAN (TSP)

- **The previous slides mention the importance of the TSP as a major component of your technician retirement.**
- **In an effort to emphasize the importance of the TSP to Federal Civilian Retirement, the Thrift Savings Plan Enhancement Act of 2009 (PL 111-31) introduced several changes to the TSP. The major change takes effect 1 AUG 2010. Any employee hired after that date will be AUTOMATICALLY ENROLLED to contribute 3% of their basic salary to the TSP.**
- **The government matches the first 3% of your contribution dollar for dollar. If you elect to have an additional 2% withheld from your salary the government will match that 2% at a rate of $0.50 on the dollar.**
- **Contribution amount can be increased or decreased at any time by completion of the TSP 1 election form on the next slide.**
- **The TSP allows for self controlled investment but there are many other flexibilities built into the program. On the next slide there is a short video explaining the Civilian TSP. This video is the most current video that TSP has. It is out dated, but for the most part the information is still good. At your In Processing we will brief you** on all the most current information from TSP.

TSP Forms and Books

- If you are interested in knowing about TSP Loans, In Service Withdrawals or even managing your account, we have listed several books (yes they are current) for your convenience. Or you can access the TSP website at www.tsp.gov for these books and a lot more!
- TSP Inservice Withdrawals
- Summary of the TSP
- TSP Loans
- TSP-1 Election Form
- TSP-3, Beneficiary Form

Q & A's

- How do I start my contributions? You are AUTOMATICALLY enrolled at the rate of 3% of your basic pay. If you wish to increase or decrease your contributions, double click here, complete the TSP-1 Election Form and return it to HRO. The effective date is the beginning of the next pay period after HRO receives it.
- What form do I need to designate a beneficiary? If you wish to complete a TSP Beneficiary form (TSP-3), click here TSP-3, Beneficiary Form, then you will need to submit it to TSP, the address and fax # are on the instructions.
- Where can I find the TSP book? Click here Summary of the TSP .
- How do I change where my monies go? Once TSP has received your "Employee Data Record" (your payroll office will submit this, you do not need to do anything for this to happen), you need to visit www.tsp .gov to request your TSP password and TSP account number. These are only sent through regular mail and you MUST have your account number to access your account and distribute your monies.
- Once you receive both your password and account number go to www.tsp.gov, click on the Account Access tab and choose where you would like your monies to go.

Q & A's Continued

- When will I receive agency matching? There is no waiting period to receive agency matching monies. But remember, you are only currently receiving matching on **3%** and the government will match up to **5%.**
- What is the difference between the Civilian and Military TSP? The main difference is the matching monies. Civilian TSP receives matching monies, where as Military TSP do not.
- How do I know if my TSP contributions are coming out of my pay? Check on your Civilian LES under DEDUCTIONS, and it will be labeled TSP SAVINGS.

Other Reasons to Contact the HRO

- Qualifying Life Event (QLE)
- LWOP and RTD
- Name Change/Address Change
- Changing your beneficiaries if you wish
- Leaving to accept another federal position
- Separation/resignation/retirement

Qualifying Life Events (QLE's)

HRO will need to know if you experience a qualifying life event. The following are examples of QLE's:

- Marriage
- Birth/adoption of a child
- Divorce
- Death of a family member

…with any of these QLE's you may be eligible to change SOME of your BENEFITS! But don't wait too long…there are time restrictions on changing your BENEFITS with a QLE!!!

Leave Without Pay (LWOP) and Return to Duty (RTD)

- LWOP
  - When entering a non-pay status for a period greater than 30 days you are REQUIRED to contact HRO for a LWOP Brief. Depending on the type of LWOP, you may be able to make limited changes to your benefits. NOT CONTACTING HRO WHEN ENTERING LWOP MAY CAUSE YOU TO INQUIRE DEBTS! It is extremely important for you to contact HRO when entering LWOP!

- RTD
  - Before you can return to a pay status (after your LWOP for more than 30 days) you are REQUIRED to contact HRO for a RTD brief. This brief is VERY important, without it you will not be put back in a pay status! It is what HRO does that puts you back in a pay status, not your timecard! In this brief you may have a chance to enroll, change or even postpone some of your benefits. It all depends on YOUR type of LWOP.

Name and Address Changes

- Name changes must be initiated through an SF52 being submitted to the HRO. A copy of your new social security card, or a letter from the social security office must accompany the SF52 in order for your name to be changed
- Any Address Change must be reported to the HRO. We will update our system and that update drives many of your benefit addresses.

Beneficiaries

- Beneficiary forms are available for many of your entitlements to include FERS, FEGLI, Unpaid Compensation, and TSP, however completion of these forms is only necessary if you have a special circumstance. Under ordinary circumstances the beneficiary is determined by law. The order of precedence is as follows:
  - To your widow or widower.
  - If none, to your child or children equally, and descendants of deceased children by representation.
  - If none, to your parents equally or to the surviving parent.
  - If none, to the appointed executor or administrator of your estate.
  - If none, to your next of kin who is entitled to your estate under the laws of the state in which you resided at the time of your death.

Here you will find the above beneficiary forms for your convenience:

-FERS SF 3102 Beneficiary Form

-Unpaid Compensation SF 1152 Beneficary Form

-TSP-3 Beneficiary Form

Leaving Federal Employment

-Just like you came to HRO for your IN-PROCESSING, you are REQUIRED to contact HRO for an OUTBRIEF. Your supervisor must submit an SF 52 to HRO indicating your separation.

-If you are transferring to a position in another Federal Agency it is VERY IMPORTANT that you provide a good POC for that agency so the HRO can coordinate a smooth transfer of all of your benefits and your leave, and request your records. If the transfer is done incorrectly then there may be a delay in your PAY.

Congratulations!

- Now that you have completed this presentation below is a summary of what you need to bring to the in-processing…
  - All DD214’s (Credibility will be determined by the HRO)
  - Identifications….
  - Banking information to include routing and account number.
  - All completed forms